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CLERK  
U.S. BANKRUPTCY COURT  
DISTRICT OF DELAWARE

Teresa Otsuki  
25 Calle La Espalda  
San Clemente, CA 92763  
[totsuki1@gmail.com](mailto:totsuki1@gmail.com)  
Claim# [REDACTED]

*Response to Omnibus objection to proofs of claim*

February 3, 2024

United States Bankruptcy Court  
824 North market Street, 3rd Floor  
Wilmington, DE 19801

To Whom it Concerns:

It is known that many individual customers of FTX.US tried to withdraw their funds before FTX declared bankruptcy, only to have their money disappear "into the ether." I suspect those investigating FTX have a good idea as to how many individuals were defrauded this way. I was one of these people. On November 10, 2022, I made several attempted withdrawals from my FTX account. After each attempt, I received an email that my withdrawal has been processed. Then the email stated either to allow three to five business days for the transfer to arrive in my bank account, or that withdrawals are processed within one business day (attached to this letter). In all cases, I never received the funds in my bank account. I believe my money may have ended up back into FTX and I believe FTX has a responsibility to return my funds.

The only bank account via which I had ever deposited or withdrawn funds from FTX was my Wells Fargo Bank checking account. I am submitting with this letter, a copy of my bank statement for November 2022, which shows no deposits made during the period around November 10, 2022. My bank records can be easily verified in a simple investigation.

Please do not ignore customers like myself, who attempted to withdraw our money before FTX declared bankruptcy. Of course, in retrospect, if I had known there was a better chance of recovering my money by leaving it alone, I would have. But I had never dealt with a fraudulent organization in bankruptcy before this. As you know, our money is just as valuable as any other FTX customers' and therefore we should not be punished more than them. I am asking that you require those involved in the case to take the small extra step to verify that my bank account listed in my FTX account indeed matches my bank account statement showing no deposits received. This provides the evidence to show that FTX never deposited my withdrawal into my bank account.

I apologize for the lack of legal language in my letter. I thank you for the work you have done on this bankruptcy so far, and I hope that you can help me recover my \$177,785.

Sincerely,



Teresa Otsuki



# Wells Fargo Prime Checking

This is your primary checking account

## Statement period activity summary

Balance on 11/1	14,321.31
Deposits/Additions	336,961.96
Withdrawals/Subtractions	- 229,940.88
<b>Balance on 11/30</b>	<b>\$121,342.39</b>

Account number: [REDACTED]

**KWA LIVING TRUST**  
**RAYMOND E KWA TTE**  
**TERESA A OTSUKI TTE**

Wells Fargo Bank, N.A. (Member FDIC)

CALIFORNIA account terms and conditions apply

Questions about your account: 1-800-869-3557

## Interest summary

Interest paid this statement	\$1.56
Interest earned this statement period	\$1.56
Average collected balance	\$28,757.42
Annual percentage yield earned	0.07%
Interest paid this year	\$4.67

## Transaction history

Date	Description	Check No.	Deposits/ Additions	Withdrawals/ Subtractions	Ending Daily Balance
11/1	Amaiai Insurance Ins Prem Nov,22 9500282330 Kwa Raymond			139.44	
11/1	Amaiai Insurance Ins Prem Nov,22 9500278754 Kwa Raymond			431.34	
11/1	Venmo Payment 221101 1023240839858 Terry Otsuki			90.00	13,660.53
11/2	Citi Autopay Payment 221101 080895987051185 Teresa Otsuki			4,416.03	
11/2	Venmo Payment 221102 1023267888219 Terry Otsuki			30.00	
11/2	Venmo Payment 221102 1023250485728 Terry Otsuki			250.00	8,964.50
11/4	Smwd UT Bill 221104 115676000533455 Raymond Kwa			83.16	8,881.34
11/7	Check	1392		1,000.00	
11/7	So Cal Gas Simplepay 221105 140465799779058 Kwa Raymond E			14.66	7,866.68
11/8	Northpark - Mast Hoa Dues 221107 Xxxxx2460 Raymond E and Teresa A			235.00	7,631.68
11/9	Online Transfer From Kwa Living Trust Savings Xxxxxx5895 Ref #Ib0Gvh4Sy2 On 11/09/22		7,000.00		14,631.68
11/10	Venmo Payment 221110 1023415233169 Raymond Kwa			50.00	14,581.68
11/14	Venmo Payment 221111 1023444171748 Terry Otsuki			30.00	14,551.68
11/15	Talega Maintenanc Web Pmts 111522 3Wzf73 Raymond Kwa			235.00	14,316.68
11/17	American Express ACH Pmt 221117 A4620 Teresa Otsuki			3,877.11	10,439.57
11/21	Amz_Storecrd_Pmt Payment 221118 604578116418197 6045781164181975			36.20	
11/21	Venmo Payment 221120 1023599027203 Terry Otsuki			80.00	
11/21	Chase Credit Crd Autopay 221118 000000000770280 Kwa Raymond			1,369.81	8,953.56
11/22	Online Transfer From Kwa Living Trust Ref #Ib0Gynxz5K Savings Property Tax		20,000.00		28,953.56
11/25	124611 Mission I Dir Dep 221125 1082 Kwa, Raymond E		9,072.40		
11/25	Mission Internal Py11/23/22 221123 00Kwaray1 Raymond Kwa, MD		888.00		
11/25	Orange County Tax Coll. 53090101 Raymond Kwa			15,623.13	23,290.83
11/28	Deposited OR Cashed Check	1390		600.00	22,690.83
11/29	Online Transfer From Kwa Living Trust Ref #Ib0H28B4MT Savings Transfer For Synchrony CD		300,000.00		
11/29	Venmo Payment 221129 1023791643836 Raymond Kwa			1,320.00	321,370.83
11/30	Synchrony Bank Transfer 221130 6015695461 Raymond Kwa			100,000.00	



## Wells Fargo Prime Checking (continued)

Date	Description	Check No.	Deposits/ Additions	Withdrawals/ Subtractions	Ending Daily Balance
11/30	Synchrony Bank Transfer 221130 6015735795 Raymond Kwa			100,000.00	
11/30	Venmo Payment 221130 1023822471603 Terry Otsuki			30.00	
11/30	Interest Payment		1.56		121,342.39
<b>Ending balance on 11/30</b>					<b>121,342.39</b>
<b>Totals</b>			<b>\$336,961.96</b>	<b>\$229,940.88</b>	

The Ending Daily Balance does not reflect any pending withdrawals or holds on deposited funds that may have been outstanding on your account when your transactions posted. If you had insufficient available funds when a transaction posted, fees may have been assessed.

### Summary of checks written (checks listed are also displayed in the preceding Transaction history section)

Number	Date	\$ Amount	Number	Date	\$ Amount
1390	11/28	600.00	1392 *	11/7	1,000.00

\* Gap in check sequence.

### Important Account Information

NEW YORK CITY CUSTOMERS ONLY -- Pursuant to New York City regulations, we request that you contact us at 1-800-TO WELLS (1-800-869-3557) to share your language preference.

### Important Account Information

**Tax Season Reminder:** Wells Fargo delivers tax documents - either by mail or online depending on your delivery preference - no later than January 31 or by the IRS deadline of February 15 for brokerage accounts. Depending on the U.S. Postal delivery service, you should expect to receive your tax documents no later than the end of February. You can update your tax document delivery preferences by visiting Wells Fargo Online®.

The Internal Revenue Service (IRS) requires Wells Fargo to report information regarding the amount of interest, dividend or miscellaneous income earned as well as gross proceeds from sales by providing you with various IRS Forms 1099 based on the different types of transactions that occurred in your account during the calendar tax year (the IRS reportable threshold). For example, if you have interest or dividends in the amount of \$10 or more during that timeframe, you will receive a Form 1099-INT from Wells Fargo.

For more information, visit Wells Fargo Tax Center at <https://www.wellsfargo.com/tax-center/>.

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**FTX US**

• FTX US fiat withdrawal sent Yahoo/Inbo

• **FTX US** <support@ftx.us> Thu, Nov 10 at 8:54 PM  
To: totsuki@sbcglobal.net

Hello Teresa Ayako Otsuki,

Your fiat withdrawal of 50000.00 USD has been processed. Please allow three to five business days for the transfer to arrive in your bank account.

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Inbox 999+  
Unread  
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Drafts 529  
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**FTX US**

• FTX US withdrawal request Yahoo/Inbo

• **FTX US** <support@ftx.us> Thu, Nov 10 at 10:30 PM  
To: totsuki@sbcglobal.net

Hello Teresa Ayako Otsuki,

We have received a request to withdraw 11590.00 USD from your FTX US account.

If you did not make this request, please change your password and contact customer support immediately.

Withdrawals are processed within one business day. FTX US is not responsible for delays or fees resulting from your bank or intermediary banks it uses. You can find more information at <https://help.ftx.us/hc/en-us/sections>

Inbox 999+  
Unread  
Starred  
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**FTX US**

\* FTX US fiat withdrawal sent Yahoo/Inbox

\* **FTX US** <support@ftx.us> Thu, Nov 10 at 10:53 PM  
To: totsuki@sbcglobal.net

Hello Teresa Ayako Otsuki,

Your fiat withdrawal of 31993.27 USD has been processed. Please allow three to five business days for the transfer to arrive in your bank account.

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 <b>UNITED STATES POSTAL SERVICE.</b>		<b>Retail</b>
<b>P</b>	<b>US POSTAGE PAID</b>	Origin: 92674 02/03/24 0567620470-9
	<b>\$13.45</b>	
<b>PRIORITY MAIL®</b>		
0 Lb 1.40 Oz		<b>RDC 03</b>
EXPECTED DELIVERY DAY: 02/05/24		
SHIP TO:		<b>C012</b>
824 N MARKET ST WILMINGTON DE 19801-3024		
<b>USPS TRACKING® #</b>		
		
9505 5147 1647 4034 9657 55		
		

re: FTX Trade  
United States  
824 North  
Wilmington

